

**Fill in this information to identify the case:**Debtor 1 GERALD JOSEPH OFIER, JR A/K/A GERALD J OFIERDebtor 2 TAMMY J OFIER  
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PennsylvaniaCase number 5:17-bk-02356-RNO**Form 4100R****Response to Notice of Final Cure Payment**

12/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information****Name of Creditor:** Wells Fargo Bank, National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2005-FR2 Mortgage Pass-Through Certificates, Series 2005-FR2**Court claim no. (if known):**  
13**Last 4 digits** of any number you use to identify the debtor's account: 0193**Property address:** 407 Russell Ct  
Number Street  
Effort, PA 18330  
City State ZIP Code**Part 2: Prepetition Default Payments***Check one:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment***Check one:*

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_  
MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 4,652.36
- b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 4,652.36

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

10/01/2020  
MM/DD/YYYY

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/Mario Hanyon Date 01/07/2021  
Signature

Print Mario Hanyon Title Attorney  
First Name Middle Name Last Name

Company Brock & Scott, PLLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 302 Fellowship Road, Ste 130  
Number Street

Mount Laurel, NJ 08054  
City State ZIP Code

Contact phone 844-856-6646 x4560 Email pabkr@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**  
*Wilkes-Barre Division*

IN RE:	
GERALD JOSEPH OFIER, JR A/K/A GERALD J OFIER AND TAMMY J OFIER	Case No. <u>5:17-bk-02356-RNO</u>
Wells Fargo Bank, National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2005-FR2 Mortgage Pass-Through Certificates, Series 2005-FR2,  Movant	Chapter 13
vs.	
GERALD JOSEPH OFIER, JR A/K/A GERALD J OFIER AND TAMMY J OFIER,  Debtors	11 U.S.C. §362 and §1301
and	
Charles J. DeHart, III	
Respondent	

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Response To Notice Of Final Cure Payment has been electronically served or mailed, postage prepaid on January 7, 2021 to the following:

Service by First-Class mail:  
GERALD JOSEPH OFIER, JR A/K/A GERALD J OFIER  
407 RUSSEL CT  
EFFORT, PA 18330-7766

TAMMY J OFIER  
407 RUSSEL CT  
EFFORT, PA 18330-7766

Service by Electronic means:  
Bradley Warren Weidenbaum, Debtor's Attorney  
PO Box 721  
Brodheadsville, PA 18322

Charles J. DeHart, III, Bankruptcy Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Asst. U.S. Trustee, US Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

/s/ Mario Hanyon  
Mario Hanyon  
(Bar No. 203993)  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
302 Fellowship Road, Ste 130  
Mount Laurel, NJ 08054  
Telephone: 844-856-6646 x4560  
Facsimile: 704-369-0760  
E-Mail: pabkr@brockandscott.com

**Exhibit “A”**

<b>Name:</b>	Gerald Joseph Ofier, Jr				
<b>BK Case Number:</b>	17-BK-02356-JJT				
<b>Filing Date:</b>	6/5/2017				
<b>Post First Due:</b>	7/1/2017				
<b>Post-Petition Due</b>	<b>Date Received</b>	<b>Amount Received</b>	<b>Amount Applied</b>	<b>Completed By:</b>	
				<b>Suspense Application</b>	<b>Suspense Balance</b>
	6/15/2017	1,436.80		\$ 1,436.80	\$ 1,436.80
7/1/2017	7/17/2017	1,436.00	1443.89	\$ (7.89)	\$ 1,428.91
8/1/2017	8/16/2017	1,443.89	1443.89	\$ -	\$ 1,428.91
9/1/2017	9/21/2017	1,400.00	1443.89	\$ (43.89)	\$ 1,385.02
10/1/2017	10/20/2017	1,250.00	1443.89	\$ (193.89)	\$ 1,191.13
11/1/2017	11/22/2017	1,300.00	1443.89	\$ (143.89)	\$ 1,047.24
12/1/2017	1/11/2018	1,443.89	1443.89	\$ -	\$ 1,047.24
1/1/2018	2/9/2018	1,400.00	1517	\$ (117.00)	\$ 930.24
2/1/2018	3/2/2018	1,517.00	1517	\$ -	\$ 930.24
3/1/2018	4/6/2018	1,517.00	1517	\$ -	\$ 930.24
4/1/2018	5/15/2018	1,517.00	1517	\$ -	\$ 930.24
5/1/2018	6/15/2018	1,000.00	1517	\$ (517.00)	\$ 413.24
6/1/2018	8/4/2018	1,600.00	1517	\$ 83.00	\$ 496.24
7/1/2018	9/10/2018	1,600.00	1517	\$ 83.00	\$ 579.24
8/1/2018	11/20/2018	1,700.00	1517	\$ 183.00	\$ 762.24
9/1/2018	2/4/2019	1,479.78	1517	\$ (37.22)	\$ 725.02
10/1/2018	3/7/2019	1,479.78	1517	\$ (37.22)	\$ 687.80
	4/2/2019	760		\$ 760.00	\$ 1,447.80
11/1/2018	4/16/2019	760	1517	\$ (757.00)	\$ 690.80
	4/29/2019	760		\$ 760.00	\$ 1,450.80
12/1/2018	5/13/2019	760	1479.78	\$ (719.78)	\$ 731.02
1/1/2019	5/28/2019	760	1479.78	\$ (719.78)	\$ 11.24
	7/18/2019	760		\$ 760.00	\$ 771.24
2/1/2019	7/29/2019	760	1479.78	\$ (719.78)	\$ 51.46
	8/13/2019	760		\$ 760.00	\$ 811.46
3/1/2019	8/14/2019	760	1479.78	\$ (719.78)	\$ 91.68
	8/16/2019	760		\$ 760.00	\$ 851.68
4/1/2019	8/29/2019	760	1479.78	\$ (719.78)	\$ 131.90
	9/25/2019	760		\$ 760.00	\$ 891.90
5/1/2019	9/25/2019	760	1479.78	\$ (719.78)	\$ 172.12
	9/26/2019	760		\$ 760.00	\$ 932.12
6/1/2019	10/11/2019	760	1479.78	\$ (719.78)	\$ 212.34
	11/1/2019	760		\$ 760.00	\$ 972.34
7/1/2019	11/19/2019	760	1479.78	\$ (719.78)	\$ 252.56
	12/4/2019	760		\$ 760.00	\$ 1,012.56
8/1/2019	12/16/2019	760	1479.78	\$ (719.78)	\$ 292.78
	1/8/2020	760		\$ 760.00	\$ 1,052.78
9/1/2019	1/8/2020	760	1479.78	\$ (719.78)	\$ 333.00
	1/21/2020	760		\$ 760.00	\$ 1,093.00
10/1/2019	2/6/2020	760	1479.78	\$ (719.78)	\$ 373.22
	2/21/2020	760		\$ 760.00	\$ 1,133.22
11/1/2019	3/9/2020	760	1479.78	\$ (719.78)	\$ 413.44
	3/19/2020	760		\$ 760.00	\$ 1,173.44
12/1/2019	4/6/2020	760	1491.18	\$ (731.18)	\$ 442.26
	4/24/2020	760		\$ 760.00	\$ 1,202.26
1/1/2020	5/1/2020	760	1491.18	\$ (731.18)	\$ 471.08
	5/29/2020	760		\$ 760.00	\$ 1,231.08
2/1/2020	6/12/2020	760	1491.18	\$ (731.18)	\$ 499.90
	6/23/2020	760		\$ 760.00	\$ 1,259.90
3/1/2020	6/26/2020	760	1491.18	\$ (731.18)	\$ 528.72
4/1/2020	12/29/2020	2813	1491.18	\$ 1,321.82	\$ 1,850.54
5/1/2020			1491.18	\$ (1,491.18)	\$ 359.36
6/1/2020	Consent order amount	7779.32	1491.18	\$ 6,288.14	\$ 6,647.50
7/1/2020			1491.18	\$ (1,491.18)	\$ 5,156.32
8/1/2020			1491.18	\$ (1,491.18)	\$ 3,665.14
9/1/2020			1491.18	\$ (1,491.18)	\$ 2,173.96
10/1/2020	Due MFR atty fees	-1031		\$ (1,031.00)	\$ 1,142.96

Due Date	Due Amt
10/1/2020	1491.18
11/1/2020	1491.18
12/1/2020	1406.48
1/1/2021	1406.48